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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identif	Identify Yourself								
			About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):					
1.	Your full na	ame								
	your govern picture iden example, you license or p Bring your p identification	passport). picture	Shuntina First name S. Middle name Gillespie Last name and Suffix (Sr., Jr., II, III)		First name Middle name Last name and Suffix (Sr., Jr., II, III)					
2.	used in the	ames you have last 8 years r married or nes.	Shauntina S. Gillespie							
3.	Only the la your Socia number or Individual Identificati (ITIN)	federal Taxpayer	xxx-xx-3949							

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Case number (if known)

Debtor 1 Shuntina S. Gillespie

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and		■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)			
	doing business as names	EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		2412 E. 103rd St. Chicago, IL 60617 Number, Street, City, State & ZIP Code Cook County	Number, Street, City, State & ZIP Code County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Desc Main

Debtor 1 Shuntina S. Gillespie

Case number (if known)

ar	t 2: Tell the Court About	Your B	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required b</i> page 1 and check the appropria	y 11 U.S.C. § 342(b) for Individuals Filing for Bankr ate box.	ruptcy	
	choosing to file under	■ Chapter 7						
		□с	hapter 11					
		□с	hapter 12					
		□с	hapter 13					
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subn	ically, if you are paying the fee	eck with the clerk's office in your local court for more yourself, you may pay with cash, cashier's check, o half, your attorney may pay with a credit card or ch	r money	
					allments. If you choose this op s (Official Form 103A).	tion, sign and attach the Application for Individuals	to Pay	
		☐ I request that my fee be waived (You may request this option only if you are filing for Chap						
			applies to you	ır family size an	d you are unable to pay the fee	our income is less than 150% of the official poverty in installments). If you choose this option, you mus ficial Form 103B) and file it with your petition.		
	Have you filed for							
,.	bankruptcy within the	■ No						
	last 8 years?	□Y€			Whon	Coop number		
			District District		When When	Case number Case number		
			District		When	Case number		
			District	-	wilen	Case number		
10.	Are any bankruptcy cases pending or being	■ No)					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	÷S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your		O. Go to li	ne 12.				
	residence?	■ Ye	es. Has yo	ur landlord obta	ined an eviction judgment agair	nst you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out <i>Ini</i> bankruptcy pet		n Judgment Against You (Form 101A) and file it witl	h this	

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Case number (if known) Desc Main

Case number (if known) Debtor 1 Shuntina S. Gillespie

art	Report About Any Bu	sinesses '	You Own	as a Sole Proprie	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numbe	er, Street, City, Sta	te & ZIP Code		
	it to this petition.		Check	the appropriate bo	x to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	9		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadlines operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approprise. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statements, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the process.C. 1116(1)(B).				
	For a definition of small	■ No.	I am n	ot filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fil Code.	ling under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am fil	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	: 4: Report if You Own or	Have Any	Hazardo	us Property or An	y Property That Needs Immediate Attention		
14.	Do you own or have any						
	property that poses or is	■ No.					
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where is	the property?	Number, Street, City, State & Zip Code		

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Debtor 1 Shuntina S. Gillespie

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 76 Case number (if known) Debtor 1 Shuntina S. Gillespie Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50.000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Shuntina S. Gillespie Signature of Debtor 2 Shuntina S. Gillespie Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on July 31, 2017

MM / DD / YYYY

Debtor 1 Shuntina S. Gillespie Document Page 7 of 76 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angela Spalding	Date	July 31, 2017
Signature of Attorney for Debtor	_	MM / DD / YYYY
Angela Spalding		
Printed name		
Spalding Law Center LLC		
Firm name		
2218 W. Chicago Ave.		
Chicago, IL 60622		
Number, Street, City, State & ZIP Code		
Contact phone 773-227-2218	Email address	info@spaldinglawcenter.com
6274242		
Bar number & State		

		Docume	ent Page 8 of 76	
Fill in this infor	mation to identify your	case:		
Debtor 1	Shuntina S. Gilles	spie		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				
				an

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your a	assets of what you own
	value	or what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,941.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	1,941.00
rt 2: Summarize Your Liabilities		
		iabilities nt you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	16,299.57
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	161,393.3
Your total liabilities	\$	177,692.90
rt 3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,099.28
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,797.00
rt 4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
■ Yes What kind of debt do you have?		
	1a. Copy line 55, Total real estate, from Schedule A/B	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

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Case number (if known) Debtor 1 Shuntina S. Gillespie

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,099.28

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	16,299.57
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	75,794.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	92,093.57

Document Page 10 of 76 Fill in this information to identify your case and this filing: Debtor 1 Shuntina S. Gillespie Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Debtor 1 only Model: Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another Debtor rents a vehicle thru a \$0.00 \$0.00 ☐ Check if this is community property Hertz partnership program (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property

Examples: Major appliances, furniture, linens, china, kitchenware

6. Household goods and furnishings

Debtor 1	Case 17-22845 DOC 1 Filed 07/31/17 Entered 07/31/17 17:26:49 Document Page 11 of 76 Shuntina S. Gillespie Case number (if known)	Desc Main
■ Yes	s. Describe	
	miscellaneous household goods including: 2 mattresses	\$100.00
□ No	polics poles: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games s. Describe Electronics including: microwave and computer	collections; electronic devices
Exam _i ■ No	tibles of value bles: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coir other collections, memorabilia, collectibles b. Describe	
Exam _i ■ No	ment for sports and hobbies oles: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments s. Describe	and kayaks; carpentry tools;
■ No	rms nples: Pistols, rifles, shotguns, ammunition, and related equipment s. Describe	
□ No	nples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories b. Describe	
	Clothing	\$1,000.00
■ No	Iry nples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, s. Describe	gold, silver
<i>Exar</i> ■ No	farm animals nples: Dogs, cats, birds, horses s. Describe	
■ No	other personal and household items you did not already list, including any health aids you did not list s. Give specific information	
	I the dollar value of all of your entries from Part 3, including any entries for pages you have attached Part 3. Write that number here	\$1,200.00
	Describe Your Financial Assets Own or have any legal or equitable interest in any of the following?	Current value of the
Do you c	with of thave any legal of equitable interest in any of the following?	portion you own?

Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 Shuntina S. Gillespie 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$10.00 Cash on hand 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... \$700.00 Citibank 17.1. Checking Citibank \$5.00 Savings 17.2. Chase \$1.00 17.3. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts □ No Institution or issuer name: Yes..... **Nadex Day Trading Account** \$25.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No

Case 17-22845

Doc 1

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Desc Main

De	ebtor 1		7-22845 S. Gillespie	Doc 1	Filed 07/31/17 Document	Entered 07/31/17 17:26:49 Page 13 of 76 Case number (if known)	Desc Main				
	_			me and desc	rintion Separately file th	ne records of any interests.11 U.S.C. § 521(c):					
	☐ Yes										
	 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No □ Yes. Give specific information about them 										
	26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No □ Yes. Give specific information about them										
	 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No □ Yes. Give specific information about them 										
Mo	oney or	property owe	ed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.				
28.	Tax ref ■ No	unds owed t	o you								
	☐ Yes.	Give specific	information ab	out them, inc	cluding whether you alre	ady filed the returns and the tax years					
	Examp ■ No		or lump sum a		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement				
	Examp ■ No	oles: Unpaid w	unpaid loans	y insurance	payments, disability ben someone else	efits, sick pay, vacation pay, workers' compe	nsation, Social Security				
		ts in insuran bles: Health, d		insurance; ł	nealth savings account (HSA); credit, homeowner's, or renter's insurar	nce				
	■ Yes.	Name the ins		ny of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:				
			Tern	n life insur	ance with Genworth						
			No c	ash surrer	nder value	son	\$0.00				
	If you a someo		ciary of a living		someone who has die at proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because				
	Examp ■ No	oles: Accident			you have filed a lawsui surance claims, or rights	it or made a demand for payment s to sue					
34.	Other o			ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims				
	■ No □ Yes. Describe each claim										

Debtor	Documei Shuntina S. Gillespie	nt Page 14 o	f 76 Case number (if known)	
25 Ans	r financial accets you did not already list			
SS. Ally	r financial assets you did not already list			
	es. Give specific information			
			-	
	dd the dollar value of all of your entries from Part 4, inclu r Part 4. Write that number here			\$741.00
Part 5:	Describe Any Business-Related Property You Own or Have an Ir	nterest In. List any real es	tate in Part 1.	
37. Do y	ou own or have any legal or equitable interest in any business-re	elated property?		
■ No	. Go to Part 6.			
☐ Ye	s. Go to line 38.			
Part 6:	Describe Any Farm- and Commercial Fishing-Related Property Y If you own or have an interest in farmland, list it in Part 1.	ou Own or Have an Inter	est In.	
46. Do	you own or have any legal or equitable interest in any far	m- or commercial fish	ing-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in That	You Did Not List Above		
	you have other property of any kind you did not already l	ist?		
	amples: Season tickets, country club membership			
■N	o es. Give specific information			
ш	es. Give specific information			
54. A d	ld the dollar value of all of your entries from Part 7. Write	that number here		\$0.00
Part 8:	List the Totals of Each Part of this Form		_	
55. P a	rt 1: Total real estate, line 2			\$0.00
56. P a	rt 2: Total vehicles, line 5	\$0.00		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
57. P a	ert 3: Total personal and household items, line 15	\$1,200.00	-	
58. P a	rt 4: Total financial assets, line 36	\$741.00	•	
59. P a	rt 5: Total business-related property, line 45	\$0.00		
60. P a	rt 6: Total farm- and fishing-related property, line 52	\$0.00		
61. P a	rt 7: Total other property not listed, line 54	+ \$0.00	-	
62. T o	otal personal property. Add lines 56 through 61	\$1,941.00	Copy personal property to	sal \$1,941.00
63. T c	otal of all property on Schedule A/B. Add line 55 + line 62			\$1,941.00

Official Form 106A/B Schedule A/B: Property page 5

		17000000		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Shuntina S. Gilles	spie		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Debtor rents a vehicle thru a Hertz partnership program	\$0.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
miscellaneous household goods including: 2 mattresses	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Electronics including: microwave and computer	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$1,000.00	•	\$1,000.00	735 ILCS 5/12-1001(a)
Ente nom constant / v.s. · · · · ·			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
Line nom <i>conedule A/D.</i> 19.1			100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	

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Case number (if known)

	onuntina o. oniespie				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	· · · · · · · · · · · · · · · · · · ·		Specific laws that allow exemption
		Copy the value from Schedule A/B			
	Checking: Citibank Line from Schedule A/B: 17.1	\$700.00 ■		\$700.00	735 ILCS 5/12-1001(b)
L	Line Holli Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
	Savings: Citibank Line from Schedule A/B: 17.2	\$5.00		\$5.00	735 ILCS 5/12-1001(b)
	Line Irom Scriedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	Checking: Chase Line from Schedule A/B: 17.3	\$1.00		\$1.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule Arb. 11.3			100% of fair market value, up to any applicable statutory limit	
	Nadex Day Trading Account Line from Schedule A/B: 18.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule A/B. 19.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmen	nt.)
	No				
	☐ Yes. Did you acquire the property cove	red by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No				
	☐ Yes				

		I A A A III III		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Shuntina S. Gilles	spie		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

		Document Pa	ae 18 of	76	1		
Fill in this in	formation to identify your case	9:					
Debtor 1	Shuntina S. Gillespie	•					
	First Name	Middle Name Last	Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name Last	Name				
United States	s Bankruptcy Court for the: No	ORTHERN DISTRICT OF ILLINOIS	3				
Case numbe	r						
(if known)	'						if this is an led filing
Official Fo	orm 106E/F						
		Have Unsecured Cla	ims				12/15
Schedule D: Ci eft. Attach the name and case	reditors Who Have Claims Secured Continuation Page to this page. If e number (if known).	Leases (Official Form 106G). Do not by Property. If more space is needed you have no information to report in	l, copy the Par	rt you need, fill it out,	number the	entries in	n the boxes on the
Part 1: Lis	st All of Your PRIORITY Unsec	ured Claims					
	editors have priority unsecured cla	ims against you?					
☐ No. Go	to Part 2.						
Yes.							
identify wh possible, li	hat type of claim it is. If a claim has bo ist the claims in alphabetical order ac	a creditor has more than one priority uns th priority and nonpriority amounts, list t cording to the creditor's name. If you ha lar claim, list the other creditors in Part 3	hat claim here a ve more than tv	and show both priority a	ind nonprior	ity amount	ts. As much as
(For an ex	planation of each type of claim, see the	ne instructions for this form in the instruc	ction booklet.)				
			·	Total claim	Priority amount		Nonpriority amount
	ois Department of Revenue	Last 4 digits of account num	ber 3949	\$272.20		\$0.00	\$272.20
	ty Creditor's Name kruptcy Section	When was the debt incurred	? 2013				
	Box 64338				=		
	cago, IL 60664						
	per Street City State Zlp Code curred the debt? Check one.	As of the date you file, the c	laim is: Check	all that apply			
_		☐ Contingent					
Debto	• •	☐ Unliquidated					
☐ Debto	or 2 only	☐ Disputed					
☐ Debto	or 1 and Debtor 2 only	Type of PRIORITY unsecure	d claim:				
☐ At lea	ast one of the debtors and another	☐ Domestic support obligatio	ns				
☐ Chec	k if this claim is for a community o	debt Taxes and certain other de	bts you owe the	e government			
Is the cla	aim subject to offset?	☐ Claims for death or person	al injury while y	ou were intoxicated			
■ No		Other. Specify					
☐ Yes		Income	Tax		-		

Document Page 19 of 76 Debtor 1 Shuntina S. Gillespie Case number (if know) \$0.00 2.2 \$131.57 Illinois Department of Revenue Last 4 digits of account number 3949 \$131.57 Priority Creditor's Name **Bankruptcy Section** When was the debt incurred? 2014 PO Box 64338 Chicago, IL 60664 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations ☐ At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No Other. Specify ☐ Yes 2.3 **Illinois Department of Revenue** Last 4 digits of account number 3949 \$673.83 \$673.83 \$0.00 Priority Creditor's Name **Bankruptcy Section** When was the debt incurred? 2015 PO Box 64338 Chicago, IL 60664 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: ☐ Debtor 1 and Debtor 2 only ■ Domestic support obligations ☐ At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes 2.4 \$471.96 Illinois Department of Revenue Last 4 digits of account number 3949 \$471.96 \$0.00 Priority Creditor's Name **Bankruptcy Section** When was the debt incurred? 2016 PO Box 64338 Chicago, IL 60664 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations

■ No

☐ Yes

Other. Specify

Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated

☐ At least one of the debtors and another ☐ Check if this claim is for a community debt

Is the claim subject to offset?

Case 17-22845 Doc 1 Filed 07/31/17 Entered 07/31/17 17:26:49 Desc Main Page 20 of 76 Document Debtor 1 Shuntina S. Gillespie Case number (if know) 2.5 **Internal Revenue Service** Last 4 digits of account number 3949 \$2,891.15 Unknown Unknown Priority Creditor's Name Centralized Insolvency When was the debt incurred? 2008 **Operations** PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government $\hfill\square$ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes **Income Tax** \$600.00 2.6 **Internal Revenue Service** Last 4 digits of account number 3949 \$4,695.77 \$4,095.77 Priority Creditor's Name Centralized Insolvency When was the debt incurred? 2014 Operations PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations \square At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt $\hfill\square$ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes 2.7 **Internal Revenue Service** Last 4 digits of account number 3949 \$2,958.11 \$2,958.11 \$0.00 Priority Creditor's Name Centralized Insolvency When was the debt incurred? 2015

Operations	
PO Box 7346	
Philadelphia, PA 19101-7346	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply
Who incurred the debt? Check one.	☐ Contingent
Debtor 1 only	☐ Unliquidated
Debtor 2 only	☐ Disputed
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:
\square At least one of the debtors and another	☐ Domestic support obligations
\square Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government
s the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated
No	☐ Other. Specify
☐ Yes	

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Debtor 1 Shuntina S. Gillespie Case number (if know) 2.8 \$2,215.14 \$0.00 **Internal Revenue Service** Last 4 digits of account number 3949 \$2,215.14 Priority Creditor's Name Centralized Insolvency When was the debt incurred? 2016 **Operations** PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government $\hfill\square$ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes 2.9 **Internal Revenue Service** Last 4 digits of account number 3949 \$1,989.84 \$0.00 \$1,989.84 Priority Creditor's Name Centralized Insolvency When was the debt incurred? 2013 Operations PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations \square At least one of the debtors and another ■ Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 Shuntina S. Gillespie Page 22 of 76
Case number (if know)

4.1	Aes/goal Financial	Last 4 digits of account number	0002	\$75,794.00
	Nonpriority Creditor's Name		Opened 08/03 Last Active	
	Po Box 61047	When was the debt incurred?	06/17	
	Harrisburg, PA 17106 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that anniv	
	Who incurred the debt? Check one.	710 of the date you me, the claim	o. Onook all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	a plans, and other similar debts	
	☐ Yes		g plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
1		Luddationa		
4.2	Afni, Inc. Nonpriority Creditor's Name	Last 4 digits of account number		\$79.45
	1310 Martin Luther King Drive	When was the debt incurred?		
	P.O Box 3517			
	Bloomington, IL 61702-3517 Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Oneok all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collection	for AT&T	
1				
4.3	American Honda Finan Nonpriority Creditor's Name	Last 4 digits of account number		\$18,950.06
	,		Opened 06/14 Last Active	
	Po Box 168088 Irving, TX 75016	When was the debt incurred?	4/17/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□ Yes	·	on automobile reposession	
	00	— Other. Specify		

Debtor 1 Shuntina S. Gillespie Document Page 23 of 76
Case number (if know)

4.4	Avant Credit, Inc	Last 4 digits of account number	1868	\$13,000.00
	Nonpriority Creditor's Name 640 N La Salle St Suite 535	When was the debt incurred?	Opened 05/15 Last Active	
	Chicago, IL 60654	When was the dest mounted.	10/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and athern similar debte	
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Unsecured		
4.5	Avant Credit, Inc	Last 4 digits of account number	0236	\$0.00
	Nonpriority Creditor's Name 640 N La Salle St Suite 535	When was the debt incurred?	Opened 05/14 Last Active 05/15	
	Chicago, IL 60654 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify		
4.6	Avant Credit, Inc	Last 4 digits of account number	4952	\$0.00
	Nonpriority Creditor's Name 640 N La Salle St		Opened 05/13 Last Active	
	Suite 535 Chicago, IL 60654	When was the debt incurred?	05/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	a plans, and other similar debts	
			א פונוחס, מווע טנוופו אווווומו עבטנא	
	Yes	Other. Specify Unsecured		

Debtor 1 Shuntina S. Gillespie Document Page 24 of 76
Case number (if know)

4.7	Brookwood Loans	Last 4 digits of account number	2308	\$867.00
	Nonpriority Creditor's Name Of Illinois, Llc Alpharetta, GA 30005 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 07/15 Last Active 07/17 s: Check all that apply	
	Who incurred the debt? Check one. ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No ☐ Yes	Type of NONPRIORITY unsecured □ Student loans □ Obligations arising out of a separeport as priority claims □ Debts to pension or profit-sharin ■ Other. Specify Unsecured	ration agreement or divorce that you did not g plans, and other similar debts	
4.8	Cach, LLC Nonpriority Creditor's Name 370 17th St., Suite 5000	Last 4 digits of account number When was the debt incurred?	6156	\$18,595.27
	Denver, CO 80202 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☐ Yes	□ Disputed Type of NONPRIORITY unsecured □ Student loans □ Obligations arising out of a separeport as priority claims □ Debts to pension or profit-sharin ■ Other. Specify Collection	ration agreement or divorce that you did not g plans, and other similar debts	
	Li Tes	Other. Specify	TOT WED BUILT	
4.9	Cap1/dbarn Nonpriority Creditor's Name	Last 4 digits of account number	5188	\$0.00
	Capital One Retail Srvs/Attn: Bankruptcy Po Box 30258 Salt Lake City, UT 84130 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 08/13 Last Active 10/01/14 is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	

Document Page 25 of 76 Case number (if know) Debtor 1 Shuntina S. Gillespie 4.1 Capital One 8959 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 4/15/08 Last Active Attn: General Correspondence/Bankruptcy When was the debt incurred? 10/27/11 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other, Specify 4.1 **Capital One** 7905 \$3,950.76 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 03/12 Last Active Po Box 30253 When was the debt incurred? 11/15 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 1087 Cash Net USA \$1,271.82 Last 4 digits of account number Nonpriority Creditor's Name 175 W Jackson Blvd When was the debt incurred? **Suite 1000** Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Payday Loan

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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4.1	Cbcs	Last 4 digits of account number	3331	\$171.88
	Nonpriority Creditor's Name Po Box 275	When was the debt incurred?	5/11/16	
	Columbus, OH 43216 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection 1	for Peoples Gas	
4.1	CBCS	Last 4 digits of account number	3331	\$0.00
	Nonpriority Creditor's Name PO Box 2589 Columbus, OH 43216-2589	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin		
		Collection	for Peoples Gas	
	Yes	Other. Specify Notice Only	1	

Page 27 of 76 Case number (if know) Document Debtor 1 Shuntina S. Gillespie 4.1 City of Chicago 5030 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Dept. of Revenue, Bureau of When was the debt incurred? 2/26/17 **Parking** Bkptcy,121 N. LaSalle St.Room 107A Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Parking violation** Payment Plan #: 395889 Tag #: 4549177 ☐ Yes Other. Specify Notice #: 5191165030 4.1 **CKS Financial** 3180 \$11.507.54 Last 4 digits of account number 6 Nonpriority Creditor's Name P.O. Box 2856 When was the debt incurred? 2016 Chesapeake, VA 23327-2856 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim:

 \square Obligations arising out of a separation agreement or divorce that you did not

□ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify Collection for Lending Club Corporation

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

■ No

☐ Yes

☐ Check if this claim is for a community

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When was the debt incurred? **Bankruptcy Department** P.O Box 182125 Columbus, OH 43218-2125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Credit card purchases with Victoria's ☐ Yes Other. Specify Secret

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Document Page 29 of 76 Debtor 1 Shuntina S. Gillespie Case number (if know) 4.2 Comenity Bank/Lane Bryant 9473 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Bankruptcy Opened 08/15 Last Active Po Box 182125 When was the debt incurred? 11/13/15 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other, Specify Charge Account 4.2 Comenity Bank/Victoria Secret 1353 \$490.60 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/09/05 Last Active Attn: Bankruptcy When was the debt incurred? Po Box 182125 02/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 **Dell Financial Services** 4210 \$3,880.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankrupcty** Opened 04/07 Last Active 1 Dell Way When was the debt incurred? 09/15 Round Rock, TX 78682 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

☐ Yes

■ No

debt

■ Other. Specify Charge Account

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Official Form 106 E/F

☐ Yes

■ Other. Specify Notice Only

Collection for Discover Bank

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First National Credit Card/Legacy Nonpriority Creditor's Name	Last 4 digits of account number	9548	\$0.0
First National Credit Card Po Box 5097 Sioux Falls, SD 51117	When was the debt incurred?	Opened 5/28/13 Last Active 8/08/14	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims		
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Credit Card		
First National Credit Card/Legacy	Last 4 digits of account number	4364	\$0.0
Nonpriority Creditor's Name First National Credit Card Po Box 5097	When was the debt incurred?	Opened 5/28/13 Last Active 12/19/13	•••
Sioux Falls, SD 51117		12,10,10	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
No	\square Debts to pension or profit-sharing plans, and other similar debts		
Yes	Other. Specify Credit Card	<u> </u>	
Fresh View Solutions	Last 4 digits of account number	6156	\$0.0
Nonpriority Creditor's Name PO Box 172285	When was the debt incurred?		
Denver, CO 80217-2285 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
□ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Collection to with Web B	for CACH LLC, buyer of debt	
	WILLI WED D	WIII.	

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☐ Yes

■ No

■ Other. Specify Notice Only

Debts to pension or profit-sharing plans, and other similar debts Synchrony Bank/Gap

Best Case Bankruptcy

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■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Lending Club Corp	Last 4 digits of account numb	er <u>4979 </u>	\$0.0
Nonpriority Creditor's Name 71 Stevenson St Suite 300 San Francisco, CA 94105 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim	Opened 07/14 Last Active 07/15 m is: Check all that apply	
■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Disputed Type of NONPRIORITY unsecu ☐ Student loans	red claim: eparation agreement or divorce that you did not	
■ No □ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Other. Specify Unsecure		
Linebarger Goggan Blair & Sampson Nonpriority Creditor's Name	Last 4 digits of account numb	er <u>6850</u>	\$220.
Attorneys at Law	When was the debt incurred?	2016	
PO Box 06152 Chicago, IL 60606-0152	_		
	As of the date you file, the clai	m is: Check all that apply	
Chicago, IL 60606-0152 Number Street City State Zlp Code	As of the date you file, the clai	m is: Check all that apply	
Chicago, IL 60606-0152 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unliquidated	m is: Check all that apply	
Chicago, IL 60606-0152 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsect		
Chicago, IL 60606-0152 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecu ☐ Student loans ☐ Obligations arising out of a second		
Chicago, IL 60606-0152 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsect ☐ Student loans ☐ Obligations arising out of a sereport as priority claims ☐ Debts to pension or profit-share	red claim: eparation agreement or divorce that you did not aring plans, and other similar debts	
Chicago, IL 60606-0152 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsect ☐ Student loans ☐ Obligations arising out of a sereport as priority claims ☐ Debts to pension or profit-share. Collection	eparation agreement or divorce that you did not aring plans, and other similar debts n for City of Chicago Plan #: 395889	

Page 35 of 76 Case number (if know) Document Debtor 1 Shuntina S. Gillespie Linebarger Goggan Blair & 4.3 1956 \$488.00 Last 4 digits of account number Sampson Nonpriority Creditor's Name P.O Box 06140 When was the debt incurred? 2016 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collection for City of Chicago Payment Plan #: 395889 ☐ Yes Other. Specify Tag #: 4549177 4.3 Mandarich Law Group LLP 6156 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1 N Dearborn St Ste 650 When was the debt incurred? Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for CACH LLC, buyer of debt with Web Bank ☐ Yes ■ Other. Specify Notice Only 4.3 5109 Midland Credit Management, Inc. \$372.88 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 13386 Roanoke, VA 24033 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Official Form 106 E/F

■ No
□ Yes

Other. Specify

 \square Debts to pension or profit-sharing plans, and other similar debts

Collection for Synchrony Bank/Gap

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Document Page 36 of 76 Debtor 1 Shuntina S. Gillespie Case number (if know) 4.4 \$303.97 Nordstrom Fsb 6865 Last 4 digits of account number 0 Nonpriority Creditor's Name Correspondence Opened 01/14 Last Active Po Box 6555 When was the debt incurred? 6/22/16 Englewood, CO 80155 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.4 Northland Group, Inc. 7927 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 390846 When was the debt incurred? Mail Code CPK2 Minneapolis, MN 55439 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Collection for Capital One Bank (USA), N.A. ☐ Yes Other. Specify **Notice Only** 4.4 \$1,540.13 Pay Pal Credit 5179 Last 4 digits of account number Nonpriority Creditor's Name **PO Box 5138** When was the debt incurred? Lutherville Timonium, MD 21094 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

☐ Yes

■ No

debt

 \square Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

Credit card purchases

☐ Student loans

report as priority claims

Other. Specify

Best Case Bankruptcy

☐ Check if this claim is for a community

Is the claim subject to offset?

Entered 07/31/17 17:26:49 Case 17-22845 Doc 1 Filed 07/31/17 Desc Main

Page 37 of 76 Case number (if know) Document Debtor 1 Shuntina S. Gillespie 4.4 **Peoples Gas** 9517 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/13/15 Last Active 200 E Randolph When was the debt incurred? 5/11/16 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Utility Debt 4.4 Portfolio Recovery Associates, LLC 1353 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O Box 12914 When was the debt incurred? Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for Comenity Bank Victoria's Secret card ☐ Yes Other. Specify **Notice Only** 4.4 **Real Time Resolutions** 9441 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1349 Empire Central Dr., Suite 150 Dallas, TX 75247-4029 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

Collection for TD Bank USA, N.A. Original Creditor: Nordstrom Fsb

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **Notice Only**

report as priority claims

Is the claim subject to offset?

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Case number (if know) Debtor 1 Shuntina S. Gillespie 4.4 **Rent Recover** 03C1 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 729 N Rt 83 Ste 320 When was the debt incurred? Opened 10/25/16 Bensenville, IL 60106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts 09 5202 5210 S Cornell Llc ■ Other. Specify Notice Only ☐ Yes Rent Recover of Better NOI, LLC 03C1 \$4,084.67 Last 4 digits of account number Nonpriority Creditor's Name 220 Gerry Dr. When was the debt incurred? 2016 Wood Dale, IL 60191 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collecting for 5202-5210 S. Cornell, LLC ☐ Yes 4.4 Spot Loan 5628 \$241.18 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 927 Palatine, IL 60078-0927 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Payday Loan ☐ Yes

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Case number (if know)

Debtor	Shuntina S. Gillespie	———————	Case number (if know)	
4.4	Stoneleigh Recovery Associates LLC	Last 4 digits of account number	0980	\$0.00
	Nonpriority Creditor's Name PO Box 1479	When was the debt incurred?		
	Lombard, IL 60148			
	Number Street City State ZIp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	 Obligations arising out of a sepa report as priority claims 	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
		Collection	for American Honda Finance	
	Yes	■ Other. Specify NOTICE ON	JI V	
		HOTIOL OF	<u> </u>	
4.5 0	Syncb/sync Bank Card	Last 4 digits of account number	6765	\$0.00
	Nonpriority Creditor's Name Synchrony Bank		Opened 7/20/14 Last Active	
	Po Box 965064	When was the debt incurred?	8/07/14	
	Orlando, FL 32896			
	Number Street City State ZIp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
1.5				
4.5 1	Syncb/sync Bank Card	Last 4 digits of account number	4754	\$932.00
	Nonpriority Creditor's Name Synchrony Bank Po Box 965064	When was the debt incurred?	Opened 07/14 Last Active 10/15	
	Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	Lateta	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Charge Acceptage	count	

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Synd	chrony Bank/Gap	Last 4 digits of account number	5109		\$0.00
Nonpr	riority Creditor's Name	_			
	: Bankruptcy Box 956060	When was the debt incurred?	Oper 5/02/	ned 07/12 Last Active	
	ndo, FL 32896	when was the debt incurred?	5/02/	10	
	er Street City State Zlp Code	As of the date you file, the claim	is: Check	all that apply	
Who i	incurred the debt? Check one.				
■ De	ebtor 1 only	☐ Contingent			
□ De	ebtor 2 only	☐ Unliquidated			
□ De	ebtor 1 and Debtor 2 only	☐ Disputed			
☐ At	least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ cr	neck if this claim is for a community	☐ Student loans			
debt			ration ag	reement or divorce that you did not	
	claim subject to offset?	report as priority claims			
■ No		Debts to pension or profit-sharing		and other similar debts	
☐ Ye	es	Other. Specify Charge Acc	count		
Van	Ru Credit Corporation	Last 4 digits of account number	3271		\$0.00
	riority Creditor's Name				*****
	E. Touhy Avenue	When was the debt incurred?			
	e 100E Plaines, IL 60018				
	per Street City State Zlp Code	As of the date you file, the claim	is: Check	call that apply	
Who i	incurred the debt? Check one.			,	
■ De	ebtor 1 only	☐ Contingent			
□ De	ebtor 2 only	☐ Unliquidated			
□ De	ebtor 1 and Debtor 2 only	☐ Disputed			
☐ At	least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	neck if this claim is for a community	☐ Student loans			
debt	claim subject to offset?	Obligations arising out of a separeport as priority claims	ration ag	reement or divorce that you did not	
■ No		☐ Debts to pension or profit-sharing	g plans,	and other similar debts	
		Collection	for Dis	cover Bank	
☐ Ye	es	Other. Specify Notice Only	/		
Lis	st Others to Be Notified About a De	ht That You Already Listed			
		about your bankruptcy, for a debt that y	ou alrea	dy listed in Parts 1 or 2. For examp	le, if a collection agency
		omeone else, list the original creditor ir at you listed in Parts 1 or 2, list the addi			
	any debts in Parts 1 or 2, do not fill out			,	
: Ad	Id the Amounts for Each Type of U	nsecured Claim			
		ims. This information is for statistical r	eporting	purposes only 28 U.S.C. 8150, Add	I the amounts for each
	cured claim.		-po.my	pp. 5000 0111/1 20 010101 31001 Auc	
				Total Claim	
	6a. Domestic support obligation	s	6a.	\$0.00	
Total					
Part 1	6b. Taxes and certain other deb	s you owe the government	6b.	\$ 16,299.57	
	6c. Claims for death or personal	injury while you were intoxicated	6c.	\$ 0.00	
	6d. Other. Add all other priority un	secured claims. Write that amount here.	6d.	\$ 0.00	

TotalOfficial Form 106 E/F

Student loans

Total Claim

75,794.00

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Debtor 1 Shuntina S. Gillespie

90	1 - 0 :		
•	Case	number	(if know)

One	antina	o. ollicapic		a	
claims from Part 2	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$ \$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	85,599.33
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	161,393.33

Official Form 106 E/F

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		17/1/11/11	1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 +	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Shuntina S. Gilles	spie		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Hertz Rental 5259 S. Archer Chicago, IL 60632	Weekly car rental lease of \$902.07 monthly thru Uber program

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		Docume	ent Page 43 o	ot 76	
Fill in th	is information to identify your	case:			
Debtor 1	Shuntina S. Gille	Middle Name	Last Name		
Debtor 2					
(Spouse if, t		Middle Name	Last Name		
		NODTHEDN DIOTDIOT	. 0.5 11 1 11 10 10		
United S	tates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nui	mber				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106H				
Sche	dule H: Your Cod	lehtors			12/15
50110	daic III Tour God				12/13
our nam	ne and case number (if known o you have any codebtors? (If). Answer every question			p of any Additional Pages, write
■ No					
Arizo ■ No □ Ye	ona, California, Idaho, Louisiana o. Go to line 3. es. Did your spouse, former spo	n, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	lington, and Wisconsin.))
in lir Forn	ne 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed t 06G). Use Schedule D,	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor				editor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedul	es that apply:
3.1				☐ Schedule D, lir	0.0
3.1	Name			☐ Schedule E, III	
				☐ Schedule G, lir	
				Scriedule G, III	<u> </u>
	Number Street	0	710.0		
	City	State	ZIP Code		
3.2				Schedule D, lin	
	Name			☐ Schedule E/F,	line
				☐ Schedule G, lir	ne
	Number Street				
	City	State	ZIP Code		

Schedule H: Your Codebtors

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E:II	in this information	to identify your o	2001				1				
	btor 1	Shuntina S.									
	btor 2 buse, if filing)		•			_					
Uni	ited States Bankru	ptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number						□ An		ed filing ent showir	ng postpetition ollowing date:	
0	fficial Form	n 106l					M	M / DD/ Y	/YYY		
S	chedule I:	Your Inc	ome								12/1
spo atta	use. If you are se ch a separate she	parated and you eet to this form. be Employment	are married and not filing wing the top of any addition the top of any addition	ith you, do not includ	e infor	mati	on about	your spo	ouse. If m	ore space is	needed,
١.	information.	noyment		Debtor 1						iling spouse	
	If you have more than one job, attach a separate page with		Employment status	■ Employed				☐ Empl	-		
	information abou employers.	ut additional		. ,	☐ Not employed			☐ Not e	mpioyea		
	Include part-time	e, seasonal, or	Occupation	Uber Driver							
	self-employed w	ork.	Employer's name	Self Employed							
	Occupation may or homemaker, it		Employer's address								
			How long employed to	here? 1.5 years	S			_			
Par	rt 2: Give De	etails About Mo	nthly Income								
	mate monthly incurse unless you are		ate you file this form. If	you have nothing to re	oort for	any	line, write	\$0 in the	space. In	clude your no	n-filing
	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the information	for all e	emplo	oyers for th	hat perso	on on the I	ines below. If	you need
							For Debt	tor 1		ebtor 2 or ing spouse	
2.			ry, and commissions (becalculate what the month)		2.	\$		0.00	\$	N/A	
3.	Estimate and lis	st monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross	s Income. Add lii	ne 2 + line 3		4	\$		0 00	\$	N/A	

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Deb	tor 1	Shuntina S. Gillespie	-	Case	number (if kn	own)			
					Debtor 1		non-f	ebtor 2 or iling spouse	
	Cop	y line 4 here	4.	\$_	0	.00	\$	N/A	<u>4</u>
5.	List	all payroll deductions:							
	5a. 5b. 5c. 5d. 5e. 5f.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations	5a. 5b. 5c. 5d. 5e. 5f.	\$_ \$_ \$_ \$_	0 0 0	.00 .00 .00 .00	\$ \$ \$ \$	N/A N/A N/A N/A N/A	<u>\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ </u>
	5g.	Union dues	5g.	\$.00	\$	N/A	
	5h.	Other deductions. Specify:	_ 5h.+	+ \$_	0	.00	+ \$	N/A	<u>\</u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0	.00	\$	N/A	<u>4</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	.00	\$	N/A	<u> </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends	8a. 8b.	\$_ \$	2,099	<u>.28</u> .00	\$	N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent	OD.	Ψ_	U	.00	Ψ	IN/A	<u> </u>
	8d. 8e. 8f.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance	8c. 8d. 8e.	\$_ \$_ \$_	0	.00 .00 .00	\$ \$	N/A N/A N/A	<u> </u>
		that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	04	ф.		•	c	.	
	8g.	Specify: Pension or retirement income	_ 8f. 8g.	\$_ \$.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	· -			+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,099		\$	N	_
						$\overline{}$			
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,099.28	+ \$_		N/A = \$	2,099.28
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not a cify:	depen	-				chedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12. \$	2,099.28
13.	=	you expect an increase or decrease within the year after you file this form? No. Yes. Explain:	?					Comb	ined nly income
		100. Explain.							

Official Form 106I Schedule I: Your Income page 2

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2218 West Chicago Avenue • Chicago, Illinois 60622 T: (773) 227-2218 • F: (773) 435-6SLC • www.SpaldingLawCenter.com

Re: Debtor(s): Shuntina Gillespie

Case No:

Shuntina Gillespie Uber Monthly Expenses:

January 2017: \$1,170.00 = Car note \$560 + \$110 car insurance + gas estimated \$500

February 2017: \$ 1,170.00 = Car note \$560 + \$110 car insurance + gas estimated \$500

March 2017: \$1,027.00 = Car note \$560 + \$110 car insurance + gas estimated \$357 (pro-rated daily at \$17; partial month worked)

April 2017: \$ 1,208.07 = Car rental fee \$902.07 (includes insurance) + gas estimated \$306 (pro-rated daily at \$17; partial month worked)

May 2017: \$ 1,402.07 = Car rental fee \$902.07 (includes insurance) + gas estimated \$500

June 2017: \$ 1,402.07 = Car rental fee \$902.07 (includes insurance) + gas estimated \$500

Schedule I. = the Means test average \$3,329.15 - \$1,229.87 = \$2,099.28

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Fill	in this information to identify your case:				
Deb	otor 1 Shuntina S. Gillespie		Check	if this is:	
Dah	otor 2		_	n amended filing	
	ouse, if filing)				ving postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLII	NOIS		MM / DD / YYYY	
Cas	se number				
(If kı	(nown)				
Of	fficial Form 106J				
	chedule J: Your Expenses				12/15
Be info	as complete and accurate as possible. If two married people a cormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
Par 1.	Describe Your Household Is this a joint case?				
١.	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, Expense	es for Separate House	ehold of Debto	or 2.	
2.	Do you have dependents? ☐ No	•			
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the	_			□ No
	dependents names.	Son			■ Yes □ No
					☐ Yes
					□ No
					Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
0.	expenses of people other than yourself and your dependents?				
Par	rt 2: Estimate Your Ongoing Monthly Expenses				
Est exp	timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a sup plicable date.				
the	clude expenses paid for with non-cash government assistance value of such assistance and have included it on Schedule I: ficial Form 106I.)			Your expe	enses
4.	The rental or home ownership expenses for your residence.	Include first mortage	_		
4.	payments and any rent for the ground or lot.	. include filst mortgagi	4. \$		280.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues		4c. \$ 4d. \$		0.00
5.	Additional mortgage payments for your residence, such as h	nome equity loans	4u. 5 5. \$		0.00

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btor 1 Shuntina S. Gillespie	Case num	ber (if known)	
Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	0.00
6b. Water, sewer, garbage collection	6b.	·	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		540.00
6d. Other. Specify:	6d.		0.00
Food and housekeeping supplies	7.		
Childcare and children's education costs		·	500.00
	8.	\$	20.00
Clothing, laundry, and dry cleaning	9.	· -	80.00
Personal care products and services	10.	· <u> </u>	60.00
Medical and dental expenses	11.	\$	30.00
Transportation. Include gas, maintenance, bus or train fare.	10	ф	75.00
Do not include car payments.	12.	·	
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	· -	20.00
Charitable contributions and religious donations	14.	\$	0.00
Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	•	32.00
15b. Health insurance	15b.		200.00
15c. Vehicle insurance	15c.	\$	0.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.	\$	0.00
Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	·	0.00
17c. Other. Specify: Student Loans	17c.	·	230.00
		·	
17d. Other. Specify: Parking Ticket Repayment	17d.	·	50.00
Income Tax Repayment		\$	680.00
Your payments of alimony, maintenance, and support that you did not report as		Φ.	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	
Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
Other real property expenses not included in lines 4 or 5 of this form or on School			
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00
Other: Specify:	21.	· .	0.00
		- Ψ	0.00
Calculate your monthly expenses			
22a. Add lines 4 through 21.		\$	2,797.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2 707 00
220. Add into 22a and 22b. The result is your monthly expenses.		Ψ	2,797.00
Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,099.28
23b. Copy your monthly expenses from line 22c above.	23b.		2,797.00
200. Copy your monthly expended from the 220 above.	200.		۷,۱۶۱،۷۷
23c. Subtract your monthly expenses from your monthly income.			
The result is your <i>monthly net income</i> .	23c.	\$	-697.72
The result is your monthly her moonle.			
. Do you expect an increase or decrease in your expenses within the year after yo	ou file this	form?	
For example, do you expect to finish paying for your car loan within the year or do you expect you			e or decrease because of
modification to the terms of your mortgage?	الاقتاد	, ,	
□ No.			
■ Yes. Explain here:			
Tes.			

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Fill in this inform	mation to identify your	case.			
Debtor 1	Shuntina S. Gilles				
202101 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	Check if this is an amended filing
Official Forn Declarat	-	ın Individual	Debtor's Scl	hedules	12/15
•	8 U.S.C. §§ 152, 1341, 1 n Below	519, and 35/1.			
		one who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	Name of person			Attach Bankruptcy Petiti Declaration, and Signati	
	alty of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules filed	l with this declaration and	
X /s/ Shu	ıntina S. Gillespie		x		
Shunti	na S. Gillespie re of Debtor 1		Signature of D	Debtor 2	
Date	July 31, 2017		Date		

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E#III	in this inform	nation to identify you	r caso:					
Deb	otor 1	Shuntina S. Gille First Name	Middle Name	Last Name				
	otor 2 use if, filing)	First Name	Middle Name	Last Name				
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS				
Cas (if kno	e number				_	Check if this is an mended filing		
Sta Be a infor	s complete a	of Financial	attach a separate sheet to	re filing together, both are	ankruptcy equally responsible for sup additional pages, write you			
			arital Status and Where You	Lived Before				
1.	What is your	current marital statu	ıs?					
	☐ Married■ Not mare	ried						
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?				
	■ No □ Yes. List	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.						
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
					ity property state or territory co, Texas, Washington and W			
	_	ke sure you fill out Scl	hedule H: Your Codebtors (Of	ficial Form 106H).				
Part	Explain	n the Sources of You	r Income					
	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?		
	□ No ■ Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
			☐ Wages, commissions, bonuses, tips	\$12,595.68	☐ Wages, commissions, bonuses, tips			
			Operating a business		☐ Operating a business			

Official Form 107

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Case number (if known) Document

Debtor 1 Shuntina S. Gillespie

					Debtor 1		Debtor 2	
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
			lar year: December	31, 2016)	☐ Wages, commissions, bonuses, tips	\$24,388.00	☐ Wages, commissions, bonuses, tips	
					Operating a business		☐ Operating a business	
			ar year be December		☐ Wages, commissions, bonuses, tips	\$2,458.00	☐ Wages, commissions, bonuses, tips	
					Operating a business		☐ Operating a business	
					■ Wages, commissions, bonuses, tips	\$21,245.00	☐ Wages, commissions, bonuses, tips	
					☐ Operating a business		☐ Operating a business	
	□ r	No	ource and t	J	Debtor 1	itely. Do not include income th	Debtor 2	
					Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
			lar year: December	31, 2016)	Pension Benefits	\$326.00		
			ar year be December		Unemployment	\$15,080.00		
Pa	ırt 3:	List	Certain Pa	yments You	Made Before You Filed for	Bankruptcy		
6.	_	No.	Neither De	ebtor 1 nor E	's debts primarily consume Debtor 2 has primarily consu personal, family, or househo	umer debts. Consumer debts	are defined in 11 U.S.C. § 10	1(8) as "incurred by an
			During the	90 days befo		id you pay any creditor a total	of \$6,425* or more?	
			☐ Yes	paid that cr		nts for domestic support oblig	n one or more payments and the ations, such as child support a	
			* Subject				or after the date of adjustment	
					or both have primarily consumer you filed for bankruptcy, d	umer debts. id you pay any creditor a total	of \$600 or more?	
			■ No.	Go to line 7				
			□ Yes	List below e	each creditor to whom you pa		the total amount you paid that ort and alimony. Also, do not i	

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Case number (if known)

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for	
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	■ No□ Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi		ments or transfer a	any property on ac	ccount of a de	ebt that benefited an	
	■ No□ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name	
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures	·				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of th	e case	
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below	cy, was any of your prope	erty repossessed, f	oreclosed, garnis	hed, attached	l, seized, or levied?	
	No. Go to line 11.						
	Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date		Value of the property	
		Explain what happened	d				
	American Honda Financial Po Box 168088 Irving, TX 75016	■ Property was repossessed.□ Property was foreclosed.□ Property was garnished.			2017	\$15,000.00	
		☐ Property was attache	d, seized or levied.				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.		luding a bank or fii	nancial institution	, set off any a	mounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date a taken	action was	Amount	
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at ■ No □ Yes		erty in the possess	ion of an assigned	e for the bene	fit of creditors, a	

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Case number (if known) Document Debtor 1 Shuntina S. Gillespie

Par	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No ■ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value				
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift or cont	cy, did you give any gifts or contributions with a totaribution.	al value of more than	\$600 to any charity?				
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value				
Par	t 6: List Certain Losses							
15.	Within 1 year before you filed for bankruptor gambling? No Yes. Fill in the details.	y or since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,				
	how the loss occurred	escribe any insurance coverage for the loss clude the amount that insurance has paid. List pending surance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost				
Par	t 7: List Certain Payments or Transfers							
16.	consulted about seeking bankruptcy or pre	y, did you or anyone else acting on your behalf pay of paring a bankruptcy petition? harers, or credit counseling agencies for services required		ty to anyone you				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	Spalding Law Center LLC 2218 West Chicago Avenue Chicago, IL 60622 www.SpaldingLawCenter.com	\$1200	September 2015 - September 2016	\$1,200.00				
	Spalding Law Center LLC 2218 West Chicago Avenue Chicago, IL 60622 www.SpaldingLawCenter.com	\$90 for CIN Legal due diligence products: credit report, credit counseling class and debtor education class.	May 2017	\$90.00				

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Debtor 1 Shuntina S. Gillespie

 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyo promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 				ty to anyone who			
	Person Who Was Paid Address	Description and v	alue of any prope	rty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your linclude both outright transfers and transfers include gifts and transfers that you have alreated No	business or financial affa nade as security (such as t	airs? the granting of a sec		• •		
	Yes. Fill in the details. Person Who Received Transfer Address	Description and v			ny property or received or debts hange	Date transfer was made	
19.	Person's relationship to you Within 10 years before you filed for bankru		y property to a se	lf-settled trus	st or similar device o	of which you are a	
	beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.						
	Name of trust	Description and v	alue of the proper	ty transferre	d	Date Transfer was made	
Par	t 8: List of Certain Financial Accounts, Ir	nstruments, Safe Deposit	t Boxes, and Stora	ige Units			
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accoun	nts; certificates of			,	
	Yes. Fill in the details.		_				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	clos	e account was sed, sold, ved, or asferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?						
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the c	ontents	Do you still have it?	
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?						
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or it to it? Address (Number, S State and ZIP Code)		escribe the c	ontents	Do you still have it?	

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Debtor 1 Shuntina S. Gillespie

Pa	t 9: Identify Property You Hold or Control for S	Someone Else			
23.	Do you hold or control any property that someone for someone.	ne else owns? Include any prope	rty y	ou borrowed from, are storing for	, or hold in trust
	■ No				
	Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	escribe the property	Value
Pa	t 10: Give Details About Environmental Informa	ation			
For	the purpose of Part 10, the following definitions a	apply:			
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.				
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	i law,	, whether you now own, operate, o	or utilize it or used
	Hazardous material means anything an environr hazardous material, pollutant, contaminant, or s		ıs wa	ste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	en the	ey occurred.	
24.	Has any governmental unit notified you that you	ı may be liable or potentially liabl	e un	der or in violation of an environme	ental law?
	■ No				
	Yes. Fill in the details.	Occamon antalit		Environmental law if you	Data of matica
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	nd	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?			
	■ No				
	Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	nd	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	viron	mental law? Include settlements a	and orders.
	■ No				
	☐ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case
Pa	t 11: Give Details About Your Business or Con	nections to Any Business			
		•		(d) - (-11	
27.		•	-	-	/ business?
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time				
	☐ A member of a limited liability company	(LLC) or limited liability partners	hip (l	LLP)	
	A partner in a partnership				
	☐ An officer, director, or managing executive of a corporation				

lacksquare An owner of at least 5% of the voting or equity securities of a corporation

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■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). ☐ Yes. Name of Person

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Fill in this infor	mation to identify your	case:	-		
Debtor 1	Shuntina S. Gilles				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
		pter 7, you must fill out t	ials Filing Unde	ег Спарц	2 12/15
creditors have	e claims secured by yo	ur property, or			
You must file th	is form with the court w ever is earlier, unless th		le your bankruptcy petition		et for the meeting of creditors, e creditors and lessors you list
	eople are filing togethe	r in a joint case, both are	equally responsible for sup	oplying correct in	nformation. Both debtors must
•	Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).				

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of property	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Shuntina S. Gillespie	Case number (if known)	
name: Descrip	у	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
securin	g debt:		-
For any ur in the info	rmation below. Do not list real estate I	y Leases you listed in Schedule G: Executory Contracts and Unexpired leases. Unexpired leases are leases that are still in effect; the ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
_	your unexpired personal property leas		Will the lease be assumed?
Lessor's n	name:		□ Na
	on of leased		□ No
Property:			☐ Yes
Lessor's n			□ No
Descriptio Property:	n of leased		☐ Yes
			Li res
Lessor's n	name: on of leased		□ No
Property:	iii oi leaseu		☐ Yes
Lessor's n	name:		□ Na
Descriptio	n of leased		□ No
Property:			☐ Yes
Lessor's n	name:		□ No
Descriptio Property:	n of leased		☐ Yes
			Li res
Lessor's n	name: on of leased		□ No
Property:	iii oi leaseu		☐ Yes
Lessor's n	name:		□ Na
Descriptio	on of leased		□ No
Property:			☐ Yes
Part 3:	Sign Below		
	nalty of perjury, I declare that I have inc hat is subject to an unexpired lease.	dicated my intention about any property of my estate that sec	cures a debt and any personal
X /s/ S	Shuntina S. Gillespie	X	
Shu	ntina S. Gillespie	Signature of Debtor 2	
Signa	ature of Debtor 1		
Date	July 31, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-22845 Doc 1 Filed 07/31/17 Entered 07/31/17 17:26:49 Desc Main Document Page 63 of 76

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

	DISCLOSURE OF COMP	Debtor(s)	Chapter	7
	DISCLOSURE OF COMP			
	DISCLOSURE OF COMIT	ENSATION OF ATTO	RNEY FOR DE	CBTOR(S)
cc	arsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 ompensation paid to me within one year before the fit rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,200.00
	Prior to the filing of this statement I have receive	ed	\$	1,200.00
	Balance Due		\$	0.00
2. \$_	0.00 of the filing fee has been paid.			
3. T	ne source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	ne source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed con	mpensation with any other person	unless they are mem	pers and associates of my law firm.
	I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the agreement.			
5. Iı	n return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ts of the bankruptcy c	ase, including:
b. c.	Analysis of the debtor's financial situation, and rer Preparation and filing of any petition, schedules, s Representation of the debtor at the meeting of cred [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on the	tatement of affairs and plan which ditors and confirmation hearing, a o reduce to market value; ex tions as needed; preparation	h may be required; nd any adjourned hea emption planning;	rings thereof;
7. B	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.			
		CERTIFICATION		
	certify that the foregoing is a complete statement of nkruptcy proceeding.	any agreement or arrangement fo	r payment to me for re	epresentation of the debtor(s) in
<u>Ju</u> Da	ly 31, 2017 te	Is/ Angela Spald Angela Spalding Signature of Attorn Spalding Law Ce 2218 W. Chicago Chicago, IL 6062	6274242 ey enter LLC o Ave.	

Chapter 7 Bankruptcy Retainer Agreement

SPALDING LAW CENTER LLC IS A DEBT RELIEF AGENCY AND LAW FIRM. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

Chapter 7 - Liquidation; eliminate dischargeable unsecured debt (certain debts may not be dischargeable)

In consideration for services to be rendered to undersigned Client(s) (hereinafter referred to as "Clier Spalding Law Center LLC, its associates, co-counsels, consultants and paralegals, (hereinafter referred "Attorney"), in connection with representing Client regarding bankruptcy matters, Client, jointly and sevagrees to pay Attorney as follows: 1. A total flat attorney fee of \$\frac{100}{200}\$ is required to be paid for representation in C bankruptcy case. An additional \$\frac{335.00}{200}\$ is to be paid by Client for the court filing fee of the bankruptcy case.	to as erally lient's
petition.	
Today you paid us a retainer of \$	nsible seling filing e, and
You agree to pay your balance of \$ 100 in installments of \$ 100	oefore
TIMING SUMMARY OF THE FEES:	
TIMING SUMMARY OF THE FLES:	
STEP 1: PAY RETAINER	
STEP 2: COMPLETE YOUR PAYMENT PLAN OF FEES AND FOR DUE DILIGENCE MATERIAL \$	S igence
STEP 3: PAY FILING FEE AND DEBTOR EDUCATION COURSE \$33 \(\) (filing fee + debtor education class)	
Pay this when you return the signed petition, after you have taken the first class.	
$\frac{1}{1000}$ = TOTAL OUT OF YOUR POCKET FOR THE ENTIRE PROCESS	

2. **PARTIES:** This agreement is entered into on the date shown below between Attorney (and not any individual attorney or agent of Spalding Law Center LLC) and the Client. Client has retained Attorney to consult and advise Client regarding bankruptcy matters under Chapter 7 of the bankruptcy code. Attorney agrees to use its best efforts and abilities in representing Client in bankruptcy. Client acknowledges that Client is not retaining Attorney to represent or appear in any other type of case, lawsuit or proceeding other than Clients bankruptcy case. Sending or receiving any summons or complaint, or notifying the Attorney of a pending lawsuit does not obligate the Attorney to represent Client in that lawsuit or before that court. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits and foreclosure lawsuits, is not included in this Bankruptcy Retainer Agreement. Any referral made to another Attorney to represent Client is a courtesy only. The Attorney is not associated with any other Attorney outside of the undersigned Attorneys law offices.

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- ATTORNEY FEES: Client agrees to pay Attorney as stated in Paragraph 1. Client agrees to 3. timely pay the fee and court costs, and optional due diligence materials prior to the filing of the petition. In the event Client has not paid all earned fees, Attorney may retain counsel to collect any unpaid, earned fee without further notice. Client will additionally be responsible for any reasonable collection costs including attorney fees and court costs, not less than \$400. In the event Client wants to convert the case into a Chapter 13, Client acknowledges that there will be additional attorney fees for services provided to convert and there may be additional court costs. Conversion requires a new agreement and Client agrees that in the event of conversion from Chapter 7 to Chapter 13, any fees due under this agreement may be collected from the Chapter 13 trustee, but will not exceed the combined agreed fees under the two agreements. Client agrees to reimburse Attorney for any reasonable costs and fees incurred by Attorney as a result of dishonored checks or dishonored ACH payments. Client agrees to immediately pay Attorney a \$45.00 fee in in addition to the amount of the returned check, in certified funds. Failure to pay attorney fees in a timely manner could cause Attorney in its sole discretion to close the client file and terminate services (see Paragraph 6.) Client agrees that to reopen the case, Attorney must re-evaluate the case and may charge additional fees and may require Client to provide additional information.
- BASIC SERVICES: Attorney shall provide Client with basic services in connection with Client's bankruptcy case that include, but are not limited to:
 - Review and analyze Client's financial circumstances based on information provided by Client.
 - If possible and to the extent possible, based on the information provided b. by Client, advise Client of the Client's pre-filing options, including but not limited to bankruptcy options.
 - Inform Client what information Client needs to provide Attorney in order to c. allow Attorney to provide appropriate advice and option information, in the event such information Client provided is insufficient.
 - Advise Client of the appropriate requirements in connection with the filing d. of a Chapter 7 or Chapter 13 bankruptcy, including the duties of Client connected with such filing.
 - Preparation and filing of the petition, schedules and statements e.
 - Assuming that a U.S. Bankruptcy proceeding is filed, Attorney services f. will include all typical Attorney participation required in such proceeding, including but not limited to, appearances at Court hearings, representation at the meeting of creditors, preparation of legal memoranda, communication with opposing counsel and parties, and submitting information pursuant to requests from the trustee, and other routine services not specifically stated.
 - Take creditor calls both pre and post-filing.
 - g. h. If Client's proceeding requires additional, but not customary work, Attorney will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided.
- NON-BASIC SERVICES: Client agrees that the following matters are not included within the 5. scope of this Bankruptcy Retainer Agreement. Client agrees that, as to the matters listed below, the Attorney will not take any action on Clients behalf, without a written request and/or a separate Retainer Agreement and possibly an additional retainer:
 - Motions to revoke a discharge. a.
 - Removal of a pending action in another court. b.
 - Obtaining title reports. c.
 - The determination of real estate or tax liens. d.
 - Appeals to the BAP, District Court of Appeals. e.
 - Correcting credit reports. f.
 - Negotiations with Check Systems regarding Client. g.
 - Motions to Dismiss under §707(a) or (b). h.

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- Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargeability of debts, such as those proceedings filed under 11 U.S.C. §523 or §727 (minimum 4 hours of attorney time paid in advance before appearance is filed paid at \$300.00 hourly).
- j. Actions to enforce the automatic stay pursuant to §362(k) and actions to enforce the discharge injunction pursuant to §524.
- m. Rule 2004 examinations, depositions, interrogatories, other discovery proceedings (other than initial §341 meetings), and contested motions.
- n. Redemption and replacement loan review and motions, and related work pursuant to §722 (\$600)
- o. Motion to avoid judgment liens (\$300.00 per motion)

Additional fees will also apply for: preparation of amendments to creditor schedules (\$150 +\$30 filing fee); delays caused by Client including Client's failure to provide information, failure to return paperwork, and failure to sign prepared petition in a timely fashion; missed signing appointments; and continued §341 hearings (\$250) if continued due to Client's failure to appear.

6. **TERMINATING SERVICES (Refund Policy):** If Client decides to discontinue Attorney's services at any time, Client must notify Attorney in writing. Client is only entitled to a refund of unearned fees in the event Attorney is terminated prior to the filing of the petition. Client agrees that Attorney will not refund the flat fee if Attorney has filed the case on Client's behalf and has attended the Meeting of Creditors even if the case has not completed, unless retention of the entire flat fee would be unreasonable. Client understands that the retainer will not be refunded regardless if Client decides to cancel filing of the bankruptcy petition or not. If termination occurs prior to filing, Attorney shall provide an accounting of time and services and issue a refund check within a reasonable time (usually 30 days). Attorney's current hourly rate is \$300.00 per hour for attorney time and \$75.00 per hour for non-attorney time for purposes of determining the refund due. This hourly fee is subject to periodic review and increase to be commensurate with the fees charged by other attorneys of similar experience within the field. Client also agrees that Attorney's services will be considered terminated upon the following events: dismissal of the case or the closing of the case under Chapter 7.

Attorney reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Agreement, including non-payment of Attorney and court filing fees; Client fails to cooperate or follow advice on a material matter, or if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical. Client is aware of an ethical requirement imposed upon all Attorneys in this state. If a Client, in the course of representation by an Attorney, perpetrates a fraud upon any person or tribunal, the Attorney is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the Attorney is required to reveal the fraud to the affected person or tribunal.

7. **CLIENT'S OBLIGATIONS:** In addition to paying the Attorneys Fees in a timely manner pursuant to Paragraph 3., Client also agrees to carry out all of Client's obligations pursuant to §521 of the bankruptcy code, to provide any and all requested information to Attorney, (see checklist and instructions in the Client folder), to notify Attorney of any change of contact information, to actively participate and communicate with Attorney during the duration of the case, and to cooperate fully with any Attorney staff member.

Client acknowledges his/her obligation to make FULL and complete DISCLOSURE of all Client's assets, liabilities, and financial information, including, but not limited to, any state court hearing dates or foreclosure notices, regardless of Client's intentions, and to provide all documents and information requested by Attorney, before the bankruptcy petition can be prepared and filed with the court.

Client acknowledges that he/she much complete a pre-petition credit counseling course before the bankruptcy petition can be filed. Client understands that he/she must also complete a post-petition counseling course after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling.

initials: 5.6.

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Client understands that no discharge of debts will be issued if the post-bankruptcy credit counseling is not completed within the statutory time frame.

Client acknowledges that the Attorney will not research creditor information, including addresses, account numbers, or balances. The Client must provide this information to the Attorney in writing. Failure to do so many result in unscheduled debts subject to non-dischargeability.

- 8. **LIMITED POWER OF ATTORNEY:** Client agrees that the signature on this contract also grants a limited power of attorney to Attorney to: 1) obtain tax information from anyone with whom the Client has consulted regarding tax returns or preparation or the IRS, including but not limited to, copies of Client's tax returns and/or transcripts; 2) obtain due diligence products including, but not limited to, real estate appraisals, title searches, asset searches, personal property valuations, and credit reports; and 3) represent the client in communications with creditors regarding their credit account information and other account details as they relate to the bankruptcy case.
- 9. **RETENTION AND DISPOSITION OF RECORDS:** It is Attorney's general policy to maintain files for five (5) years after the completion of the Client's bankruptcy case, and reserves the right to destroy all contents of the file after the five (5) years starting from the date the case is closed. Attorney encourages Client to keep and maintain copies of all bankruptcy related matters. Client may request a copy of portions of the closed file by sending a written request. Attorney reserves the right to charge a reasonable retrieval and duplication fee of at least \$30.
- 10. **SIGNATURE AUTHORIZATION & COMMUNICATION:** Client's signature on this contract shall be authorization for Attorney to file a bankruptcy petition for Client via the Bankruptcy Court's electronic filing system and all other subsequent filings through the Bankruptcy Court's electronic filing system. Client agrees that the preferred method of receiving documents from Attorney is via first class mail, but Attorney reserves the right to provide notices and contact Client via email if Client provides a valid email address.
- 11. **RECEIPT OF MANDATORY NOTICE AND DISCLOSURE:** The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005 requires Attorney to provide mandatory notices/disclosures to Client. Signatures on this contract shall be acknowledgment by Client that Client has received, read, and understood the two (2) separate documents entitled "§527(a) Notice," and "Important Information About Bankruptcy Assistance Services From An Attorney or Bankruptcy Petition Preparer."
- 12. **LAW CHANGES & OUTCOME:** Client agrees that Attorney is not responsible and assumes no liability for changes in the law that could affect the advice Attorney gives Client. Attorney's advise is based on the current state of law and could be subject to change at anytime. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen, Client acknowledges and understands that Attorney has made no promises or guarantees to Client concerning the outcome and is unable do so. Nothing in this Bankruptcy Retainer Agreement shall be construed as such a promise or guarantee.
- 13. **RESCISSIONS:** Client may only rescind a signed reaffirmation agreement by giving notice as detailed in the agreement within sixty (60) days of approval by the court or prior to discharge, whichever is later. Client should notify Attorney in writing within a reasonable amount of time in order to effectuate the rescission.
- 14. **CO-COUNSEL:** Client authorizes Attorney to hire co-counsel or independent attorneys as needed, at Attorney's expense, to work on this matter and divide fees with them on the basis of work and responsibility. Client authorizes Attorney, at its discretion, to have attorneys within the firm, or outside counsel, review Client's file to explore other potential causes of action Client may have against creditors.
- 15. **NONDISCHARGEABLE DEBTS:** Client understands that certain debts cannot be discharged in bankruptcy. Client agrees that Client is still liable to repay any debt not discharged in Client's bankruptcy. Client understands that the debts listed below are common examples of the types of debts that cannot be discharged in bankruptcy, and that non-dischargeable debts are not limited to this list. Client further understands that the list of

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non-dischargeable debts may be expanded by legislation or court decisions and Attorney has no control over the type of debts that may be or become non-dischargeable.

- a. Certain types of taxes, custom duties, or debts to pay taxes or custom duties.
- b. Student loans.
- c. Debts owed for spousal or child support.
- d. Debts owed to the spouse, former spouse, or child in a domestic relations proceeding.
- e. Debts arising from a previous bankruptcy wherein discharge of that particular debt was waived.
- f. Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, or false representations, or actual fraud.
- g. Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
- h. Cash advances obtained within seventy (70) days of the date of the filing of the bankruptcy petition.
- Debts owed for fraud or defalcation while acting in a fiduciary capacity, or embezzle ment of larceny.
- j. Debts owed for fines, penalties, or forfeitures payable to and for the benefit of governmental entity.
- k. Debts owed for death or personal injury arising from the operation of a motor vehicle, boat or aircraft while intoxicated by drugs or alcohol.
- Client understands that filing bankruptcy does not automatically discharge or remove liens from any real estate. Client agrees that the Attorney will not take any action to avoid (remove) any lien on real estate unless Client specifically authorizes the Attorney to do so in writing. Client agrees that the Attorney will rely on Clients statements concerning ownership of real property and any liens attached to Clients real property. Client agrees that no real estate title search will be conducted. Client agrees that Attorney will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if Clients wishes to obtain one. Client agrees to hold the Attorney harmless if client later discovers liens, lawsuits or judgments against Client or against Clients real estate.
- 17. **ENTIRE AGREEMENT:** Client acknowledges that Client has read and understands all the terms and conditions contained in this Bankruptcy Retainer Agreement and that the entire contract between the parties is made part of this instrument, except as otherwise indicated. Client is in agreement with the terms of this agreement and has signed on the signature lines below. Client further acknowledges that Client has received a copy of this Bankruptcy Retainer Agreement.

ESTIMATED ASSET VALUE	ESTIMATED SECURED DEBTS:	NONDISCHARGEABLE DEBTS:	
(EQUITY)	Mtg. Arrears	Taxes	
Real Prop	Mtg. Bal	Student Loans	
	2d Mtg. Arrears	Gov't Fines	
Personal Prop.	2d Mtg. Bal.	Child Support	
	Veh. #1 Bal.	NSF	
ESTIMATED UNSECURED	Veh. #2 Bal	Other	
DEBT:			

initials: 5.6.

Dated: 9/30/15 Signature 1	Shutina S. Gillespie Client Printed Name
Client Spouse Signature Attorney at Law Spalding Law Center LC	Client Spouse Printed Name
Please initial:	
<u>S.6.</u>	I (we) agree to stay in touch with my (our) attorney with any changes in contact information or major life changes throughout the duration of my (our) case. Examples include, but are not limited to, a change in: address, phone number, email address, job, income, marital status, divorce, or other change in household membership.
<u> 5.6.</u>	I (we) understand that my (our) attorney intends to deliver services as agreed and to maintain a healthy, respectful, and professional relationship with me. I agree to reciprocate and communicate respectfully <i>directly</i> with my (our) attorney if any unforeseen issues or criticisms arise. I will allow my attorney to resolve any issues that I may have directly.

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initials: <u>5.6.</u>

United States Bankruptcy Court Northern District of Illinois

In re	Shuntina S. Gillespie	Debtor(s)	Case No. Chapter	7
	VER	RIFICATION OF CREDITOR MAT	RIX	
		Number of Cre	editors: _	51
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	July 31, 2017	/s/ Shuntina S. Gillespie Shuntina S. Gillespie Signature of Debtor		

Aes/goal Financial Po Box 61047 Harrisburg, PA 17106

Afni, Inc. 1310 Martin Luther King Drive P.O Box 3517 Bloomington, IL 61702-3517

American Honda Finan Po Box 168088 Irving, TX 75016

Avant Credit, Inc 640 N La Salle St Suite 535 Chicago, IL 60654

Brookwood Loans Of Illinois, Llc Alpharetta, GA 30005

Cach, LLC 370 17th St., Suite 5000 Denver, CO 80202

Cap1/dbarn
Capital One Retail Srvs/Attn: Bankruptcy
Po Box 30258
Salt Lake City, UT 84130

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

Cash Net USA 175 W Jackson Blvd Suite 1000 Chicago, IL 60604 Cbcs Po Box 275 Columbus, OH 43216

CBCS PO Box 2589 Columbus, OH 43216-2589

City of Chicago Dept. of Revenue, Bureau of Parking Bkptcy,121 N. LaSalle St.Room 107A Chicago, IL 60602

CKS Financial P.O. Box 2856 Chesapeake, VA 23327-2856

Client Services Inc 3451 Harry S Truman Blvd. Saint Charles, MO 63301-4047

Comenity Bank Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bank
Bankruptcy Department
P.O Box 182125
Columbus, OH 43218-2125

Comenity Bank/Lane Bryant Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Dell Financial Services Bankrupcty 1 Dell Way Round Rock, TX 78682 Discover Financial Po Box 3025 New Albany, OH 43054

Elabti/glhec 2401 International Lane Madison, WI 53704

Estate Information Services, LLC db EIS Collections PO Box 1398 Reynoldsburg, OH 43068-6398

First National Credit Card/Legacy First National Credit Card Po Box 5097 Sioux Falls, SD 51117

Fresh View Solutions PO Box 172285 Denver, CO 80217-2285

Friend Family Health Center Inc. 800 East 55th St. Chicago, IL 60615

Glelsi/bony As Elt For Po Box 7860 Madison, WI 53707

Global Credit & Collection Corp 5440 N Cumberland Ave Suite 300 Chicago, IL 60656-1490

Green Trust Cash PO Box 340 Hays, MT 59527

Honda Financial Services P.O. Box 5308 Elgin, IL 60121-5308

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664

Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Lending Club Corp 71 Stevenson St Suite 300 San Francisco, CA 94105

Linebarger Goggan Blair & Sampson Attorneys at Law PO Box 06152 Chicago, IL 60606-0152

Linebarger Goggan Blair & Sampson P.O Box 06140 Chicago, IL 60606

Mandarich Law Group LLP 1 N Dearborn St Ste 650 Chicago, IL 60602

Midland Credit Management, Inc. P.O. Box 13386 Roanoke, VA 24033

Nordstrom Fsb Correspondence Po Box 6555 Englewood, CO 80155

Northland Group, Inc. P.O. Box 390846 Mail Code CPK2 Minneapolis, MN 55439 Pay Pal Credit PO Box 5138 Lutherville Timonium, MD 21094

Peoples Gas Attn: Bankruptcy 200 E Randolph Chicago, IL 60601

Portfolio Recovery Associates, LLC P.O Box 12914 Norfolk, VA 23541

Real Time Resolutions 1349 Empire Central Dr., Suite 150 Dallas, TX 75247-4029

Rent Recover 729 N Rt 83 Ste 320 Bensenville, IL 60106

Rent Recover of Better NOI, LLC 220 Gerry Dr. Wood Dale, IL 60191

Spot Loan PO Box 927 Palatine, IL 60078-0927

Stoneleigh Recovery Associates LLC PO Box 1479 Lombard, IL 60148

Syncb/sync Bank Card Synchrony Bank Po Box 965064 Orlando, FL 32896

Synchrony Bank/Gap Attn: Bankruptcy Po Box 956060 Orlando, FL 32896 Van Ru Credit Corporation 1350 E. Touhy Avenue Suite 100E Des Plaines, IL 60018